



## UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS  
UNITED STATES PATENT AND TRADEMARK OFFICE  
WASHINGTON, D.C. 20231  
www.uspto.gov

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/877,939	06/08/2001	Robert J. Nighan	

George T. Marcou, Esq.  
Kilpatrick Stockton LLP  
Suite 900  
607 14th Street, NW  
Washington, DC 20005



CONFIRMATION NO. 1437

## FORMALITIES LETTER



\*OC000000006415087\*

Date Mailed: 08/13/2001

## NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

*Filing Date Granted*

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is unsigned.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 130.

*A copy of this notice **MUST** be returned with the reply.*

Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

10/11/2001 HTECKLU1 00000044 09877939

01 FC:105

130.00 OP

TRAV0003

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

Robert J. NIGHAN

Serial No.: 09/877,939

Filed: June 8, 2001

For: METHOD AND SYSTEM FOR INSURING AGAINST LOSS IN CONNECTION  
WITH AN ONLINE FINANCIAL TRANSACTION



Group Art Unit: 2184

Examiner: Not Assigned

TRANSMITTAL OF MISSING PARTS OF NONPROVISIONAL APPLICATION

Commissioner of Patents  
Box: MISSING PARTS  
Washington, D.C. 20231

Sir:

Responsive to the Notice to File Missing Parts of NonProvisional Application -- Filing Date Granted mailed August 13, 2001, the following items are submitted herewith to complete the formal filing requirements for the above-identified application:

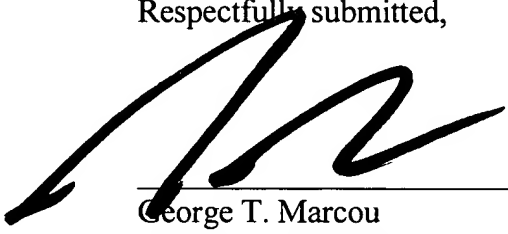
- (1) Declaration/Power of Attorney for this patent application executed by the inventor;
- (2) Check for the following:
  - \$130.00 for surcharge fee pursuant to 37 CFR § 1.16(e);
  - and
- (3) A copy of the Notice to File Missing Parts of NonProvisional Application - Filing Date Granted mailed on August 13, 2001.

If any additional fees are required in connection with the filing of this response, the Commissioner is hereby authorized to charge the same to Deposit Account No. 501458.

A copy of this correspondence is provided for this purpose.

Respectfully submitted,

Date: 10/2/01  
KILPATRICK STOCKTON LLP  
607 14<sup>th</sup> Street, N.W., Suite 900  
Washington, D.C. 20005  
(202) 508-5846

  
George T. Marcou  
Registration No. 33,014